

Provisions of Legislation to Improve Private Health Insurance Quality, Affordability, and Enrollment

JUNE 2019 - JEN MISHORY

LEGISLATION	Restores or Expands ACA Health Insurance Rules			Restores or Expands ACA Financial Assistance			Increases Consumer Engagement	
	Premiums	Benefits and Cost Sharing	Profits (Medical Loss Ratio)	Reinsurance	Premium Tax Credits	Cost Sharing Subsidies	Education, Outreach Funding	Other Consumer Policies
BIPARTISAN BILLS								
Bipartisan Health Care Stabilization Act (Alexander, Murray: October 29, 2017)						✓ Restores Funding	✓ Restores Funding	✓ Broadens access to catastrophic health plans
Bipartisan Market Stabilization and Innovation Act (Schrader, Reed: H.R. 4695)					✓ Primarily through state grant	✓ Restores Funding		
Lower Premiums Through Reinsurance Act (Collins, Nelson: S. 1835)					✓ Solely through state grants			
Increasing Access to Care Act (Scott, Carper: S. 1976)								✓ Broadens access to catastrophic health plans
STOP Surprise Medical Bills Act (Cassidy, Bennet: S. 1531)		✓ Limits cost-sharing for certain out-of-network care						
Lower Health Care Costs Act (Alexander, Murray)		✓ Limits cost-sharing for certain aspects of out-of-network care						✓
REPUBLICANS' BILLS								
Premium Relief Act (Costello: H.R. 4666)				✓ Primarily through state grants; adds abortion restrictio		✓ Restores funding; adds abortion restriction		
Increasing Access to Lower Premium Plans and Expanding Health Savings Accounts Act (Roskam: H.R. 6311)								✓ Broadens access to catastrophic health plans; expands health savings accounts; suspends health insurance tax

LEGISLATION	Restores or Expands ACA Health Insurance Rules			Restores or Expands ACA Financial Assistance			Increases Consumer Engagement	
	Premiums	Benefits and Cost Sharing	Profits (Medical Loss Ratio)	Reinsurance	Premium Tax Credits	Cost Sharing Subsidies	Education, Outreach Funding	Other Consumer Policies
DEMOCRATS' BILLS								
Keeping Insurance Affordable Act (Cardin: S. 3)					Extends to enrollees below 600 percent of poverty			
Providing Congressional Disapproval of Short-Term Limited Duration Insurance Rule (Castor: H.J. Res 43)	Restores short-term insurance exemption back to less than three months	Restores short-term insurance exemption back to less than three months	Restores short-term insurance exemption back to less than three months					
Protecting Americans with Preexisting Conditions Act (Kuster: H.R. 986)	Restores definition of coverage in 1332 waiver requirements	Restores definition of coverage in 1332 waiver requirements	Restores definition of coverage in 1332 waiver requirements		Restores affordability protections in 1332 waiver requirements	Restores affordability protections in 1332 waiver requirements		
MORE Health Education Act (Rochester: H.R. 987)							Funding for outreach and education in federal exchange states	
Protecting Pre-Existing Conditions and Making Health Care More Affordable Act (Pallone, Scott, Neal: H.R 5155)	Restores short-term insurance exemption back to less than three months; restores definition of coverage in 1332 waiver requirement	Restores short-term insurance exemption back to less than three months; restores definition of coverage in 1332 waiver requirements; reverses guidance that narrowed what benefits plans have to cover	Restores short-term insurance exemption back to less than three months; restores ACA definition of coverage in 1332 waiver requirements	✓	Restores affordability protections in 1332 waiver requirements; fixes "family glitch;" increases amount and removes upper income limit	Restores affordability protections in 1332 waiver requirements	✓	Reverses expansion of association health plans
Protecting Pre-Existing Conditions and Making Health Care More Affordable Act (Pallone, Scott, Neal: H.R 5155)	Restores short-term insurance exemption back to less than three months; restores definition of coverage in 1332 waiver requirement	Restores short-term insurance exemption back to less than three months; restores definition of coverage in 1332 waiver requirements; reverses guidance that narrowed what benefits plans have to cover	Restores short-term insurance exemption back to less than three months; restores ACA definition of coverage in 1332 waiver requirements	✓	Restores affordability protections in 1332 waiver requirements; fixes "family glitch;" increases amount and removes upper income limit	Restores affordability protections in 1332 waiver requirements	✓	Reverses expansion of association health plans
Federal Funding for State-based Health Care Marketplaces (Kim: H.R 1385)								Funding for state-based marketplaces
ENROLL Act of 2019 (Castor: H.R 1386)							✓	
State Health Care Premium Reduction Act (Craig: H.R 1425)				✓				

LEGISLATION	Restores or Expands ACA Health Insurance Rules			Restores or Expands ACA Financial Assistance			Increases Consumer Engagement	
	Premiums	Benefits and Cost Sharing	Profits (Medical Loss Ratio)	Reinsurance	Premium Tax Credits	Cost Sharing Subsidies	Education, Outreach Funding	Other Consumer Policies
DEMOCRATS' BILLS (CONTINUED)								
Undo Sabotage and Expand Affordability of Health Insurance Act (Pallone: H.R. 5155)	✓ Restores for short-term plans, association health plans	✓ Restores for short-term plans, association health plans; codifies and standardizes essential health benefits	✓ Restores for short-term plans, association health plans	✓	✓ Increases amounts, removes upper income limit, and expands eligibility	✓ Restores funding and increases amounts	✓	✓ Funds state demonstrations; supports state-based Marketplaces; requires transparency for federal outreach
Consumer Health Insurance Protection Act (Warren: S. 2582)	✓ Restores for short-term plans, association health plans, expands rate review	✓ Restores for short-term plans, association health plans; codifies and standardizes essential health benefits; adds cost sharing limit	✓ Restores for short-term plans, association health plans; increases limit on profits and overhead costs		✓ Links credit to more generous (gold) plan, increases amounts, removes upper income limit, and expands eligibility	✓ Restores funding and increases amounts	✓	✓ Requires Medicare or Medicaid plans to offer Marketplace plans in low-competition areas; lengthens open enrollment period
Fair Care Act (Baldwin: S. 2494); Stop Junk Health Plans Act of 2018 (H.R. 6479)	✓ Restores for short-term plans	✓ Restores for short-term plans	✓ Restores for short-term plans					
Individual Health Insurance Marketplace Improvement Act (Carper: S. 1354, Langevin: H.R. 3311)				✓			✓	
Marketplace Certainty Act (Shaheen: S. 964, Ruiz: H.R. 3258)						✓ Increases amounts and restores funding		
Affordable Health Insurance for the Middle Class Act (Feinstein: S. 1307, DeSaulnier: H.R. 5258)					✓ Removes upper income limit			
Addressing Affordability for More Americans Act (Heitkamp: S. 1529, Ruiz: H.R. 3620)					✓ Extends to enrollees with income below 600 to 800% of poverty			
Advancing Youth Enrollment Act (Baldwin: S. 2529, McEachin: H.R. 6432)					✓ Increases amounts for enrollees ages 18-34			
Health Care for Small Business Act (Stabenow: S. 1254)					✓ Increases amounts and extends eligibility for small businesses			
ACA OUTREACH Act (Waters H.R. 2292)							✓	
Pathway to Universal Coverage (Bera: H.R. 2061)								State auto enrollment in Medicaid and subsidized coverage (with opt-out)
Reducing Cost of Out of Network Services (Shaheen: S. 967)		✓ Limits cost-sharing for some aspects of out-of-network care						

LEGISLATION	Restores or Expands ACA Health Insurance Rules			Restores or Expands ACA Financial Assistance			Increases Consumer Engagement	
	Premiums	Benefits and Cost Sharing	Profits (Medical Loss Ratio)	Reinsurance	Premium Tax Credits	Cost Sharing Subsidies	Education, Outreach Funding	Other Consumer Policies
DEMOCRATS' BILLS (CONTINUED)								
Improving Health Insurance Affordability Act of 2019 (Shaheen: S. 961)						✓ Increases amount, extends to enrollees with income below 600% to 800% of poverty		
End Surprise Billing Act (Doggett: H.R. 861)		✓ Limits cost-sharing for some aspects of out-of-network care						